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September 1996

Health Education **Employment Social Security** Welfare Veterans

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Preface

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New Releases

Health

<u>Health Insurance Regulation: Varying State Requirements Affect Cost of Insurance</u> (Report, GAO/HEHS-96-161, Aug. 19, 1996). Contact: Michael Gutowski, (202) 512-7128

State health insurance regulation imposes requirements on health plans offered by insurers that employers' self-funded health plans do not have. Although these requirements benefit consumers, they also add costs to insured health plans. The extent to which these requirements increase insured health plans' costs compared with those of self-funded plans varies by state, depending on the nature and scope of each state's regulations and on health plans' typical operating practices. The costs associated with state requirements fall largely on small employers because they are more likely to purchase health coverage subject to state regulation, whereas large employers are more likely to have self-funded plans. But this may be changing as some small employers begin to self-fund, partly to avoid state regulation and taxation of their health plans. Whether this trend will continue, and at what rate, is unclear.

Medicare: Early Resolution of Overcharges for Therapy in Nursing Homes Is Unlikely (Report, GAO/HEHS-96-145, Aug. 16, 1996). Contact: Barry Tice, (202) 512-7119

Despite the efforts of the Health Care Financing Administration (HCFA) to curtail excessive claims, occupational and speech therapy providers continue to bill Medicare high charges for services to nursing home patients. To correct this problem, HCFA needs to (1) implement salary equivalency guidelines for the therapists and (2) define the units used in billing Medicare, whether by procedure or by time spent with a patient. Although HCFA estimates the introduction of such salary guidelines could save \$1.4 billion over 7 years, efforts to put such guidelines in place through the administrative process have yet to succeed. Legislation appears to be the most practical way to achieve this objective and thus enable Medicare to avoid continuing excessive payments for overpriced services.

Education

School Finance: Options for Improving Measures of Effort and Equity in <u>Title I</u> (Report, GAO/HEHS-96-142, Aug. 30, 1996). Contact: Eleanor Johnson. (202) 512-7209

Created by the Congress in 1994, the Education Finance Incentive Program was meant to help reduce disparities in per pupil funding for elementary and secondary education within each state by encouraging states to have more equitable education finance systems. The allocation formula used to distribute grants under the program, however, tends to penalize many higher poverty states and school districts. The effort and equity measures in the formula could be improved--without penalizing high-poverty states--to more efficiently reward states that increase their level of fiscal effort in raising education revenue or that successfully diminish spending disparities among school districts.

<u>Higher Education: Tuition Increasing Faster Than Household Income</u> and <u>Public Colleges' Costs</u> (Report, GAO/HEHS-96-154, Aug. 15, 1996). Contact: Joseph J. Eglin, Jr., (202) 512-7009

College has become less affordable as tuition increases at 4-year public colleges and universities have outpaced the growth of median household income as well as the colleges' own costs. The two factors most responsible for the increase in tuition have been the schools' rising expenditures and their greater dependency on tuition for revenue. To deal with students' increasing financial burden, colleges have undertaken a variety of initiatives, such as holding down tuition charges, offering tuition prepayment and other savings plans, and expediting students' progress toward completing their degrees. Because many of these initiatives are new, little has been done to analyze their effectiveness.

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Employment

Occupational Safety and Health: Violations of Safety and Health
Regulations by Federal Contractors (Report, GAO/HEHS-96-157, Aug. 23, 1996). Contact: Charles A. Jeszeck, (202) 512-7036

The federal government awarded \$38 billion in contracts in fiscal year 1994 to at least 261 companies that owned worksites where safety and health hazards had been identified; 35 fatalities and 85 injuries occurred at these worksites. The number and nature of violations cited suggest that workers were at substantial risk of injury or illness in some workplaces of these contractors. GAO recommended that the Occupational Safety and Health Administration (OSHA) share safety and health records of federal contractors with agency awarding and debarring officials to help improve contractor compliance with federal health and safety regulations. Also, contractors might be more attentive to their safety and health practices if OSHA gave priority to inspecting high-hazard workplaces operated by federal contractors.

<u>Unemployment Insurance: Millions in Benefits Overpaid to Military Reservists</u> (Report, GAO/HEHS-96-101, Aug. 5, 1996). Contact: Charles A. Jeszeck, (202) 512-7036

Most claimants receiving Unemployment Insurance (UI) benefits are required to report any income they get from participation in the national Reserve forces so that their UI payments can be reduced accordingly. Analysis of UI benefit and Reserve data from seven states, however, shows that some reservists are receiving improper benefit payments from state UI programs amounting to millions of dollars each year. In addition to notifying reservists of their income-reporting responsibilities, changes in how states gather information about claimants' wages and improvements in state access to Reserve payroll and personnel data could reduce UI benefit overpayment.

Social Security, Disability, and Welfare

<u>Supplemental Security Income: SSA Efforts Fall Short in Correcting Erroneous Payments to Prisoners</u> (Report, GAO/HEHS-96-152, Aug. 30, 1996). Contact: Diana Eisenstat, (202) 512-7215

Because prisoners' basic needs are met by the institutions that house them, they are ineligible for Supplemental Security Income (SSI) payments—benefits intended to help meet the basic needs of people who are aged, blind, or disabled. In the jail systems GAO reviewed, however, prisoners had received \$5 million in erroneous SSI payments. These payments were made because Social Security Administration (SSA) field offices did not regularly obtain information on prisoners from county and local jails, recipients did not report their incarceration as required, and SSA's efforts to periodically verify continued eligibility for SSI were sometimes ineffective. SSA began an initiative in 1995 to better use existing procedures to detect prisoners receiving SSI. While it is too early to evaluate the effectiveness of these efforts, they could be more comprehensive. SSA is obtaining information on current prisoners and new admissions but is not pursuing information on SSI recipients who were incarcerated in prior years.

<u>Supplemental Security Income: Administrative and Program Savings</u>
<u>Possible by Directly Accessing State Data</u> (Report, GAO/HEHS-96-163, Aug. 29, 1996). Contact: Roland Miller III, (202) 512-7246

SSA could administer the SSI program more efficiently and, more importantly, prevent or more quickly detect millions of dollars in overpayments if information needed for claims processing were available immediately on-line during initial and subsequent assessments of eligibility. At field offices where SSA is testing direct access to state income information, staff have been able to process claims more efficiently, thus reducing administrative costs, according to preliminary results. As SSA implements on-line access nationwide, it should begin using that access to detect overpayments and ensure that clients receive only those benefits to which they are entitled.

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401(k) Pension Plans: Many Take Advantage of Opportunity to Ensure Adequate Retirement Income (Report, GAO/HEHS-96-176, Aug. 2, 1996). Contact: Jane L. Ross, (202) 512-7215

Almost half of all workers and nearly two-thirds of workers nearing retirement age are covered by a pension plan to help fill the gap between Social Security and an adequate retirement income. One in four workers with pension coverage participates in a 401(k) plan, which lets workers decide how much of their salaries is deferred until retirement and may allow workers to direct how their 401(k) funds are invested. On average, workers covered by a 401(k) plan contribute about 7 percent of their salaries; 80 percent also receive matching contributions from their employers that average about 5 percent of their salaries. Workers with higher income or college educations tend to contribute a higher proportion of their salaries than lower income or less educated workers. More than half of workers who never graduated from high school and are nearing retirement age have no pension coverage.

May-August 1996

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Veterans Affairs and Military Health

VHA's Management Improvement Initiative (Letter, GAO/HEHS-96-191R, Aug. 30, 1996).

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VA Health Care: Opportunities for Service Delivery Efficiencies Within Existing Resources (Report, GAO/HEHS-96-121, July 25, 1996).

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